

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-3. (Canceled)

4. (Currently Amended) A method for facilitating communication among participants in an insurance-underwriting process, the method comprising:

under the control of a web-based system configured with executable instructions,
providing access to the [[a]] web-based system for storing and organizing data related to the insurance-underwriting process, wherein the web-based system is implemented using a multi-level modular architecture-comprising a web-based portal, the web-based portal providing access to a plurality of web-based applications, each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality of business modules, each business module providing access to a plurality of business logic tools, each business logic tool providing access to a plurality of views for displaying data, the plurality of views including a summary view providing an agent information summarizing cases the agent is handling, a list view providing the agent a list of cases the agent is handling, and a details view providing the agent case-specific information for cases the agent is handling;
configuring the web-based system such that each business module of each web-based application provides access to a common set of generic business logic tools;
configuring the web-based system such that each business logic tool of each business module provides access to a common set of generic views;
sharing, via the web-based system, the data among the participants;
wherein the participants comprise at least one user, and wherein the web-based system is adapted to restrict data accessible to the at least one user based on a plurality of attributes of the at least one user.

5. (Previously Presented) The method of claim 4, wherein the participants are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

6. (Previously Presented) The method of claim 4, wherein the at least one user is selected from a group consisting of agents and case managers.

7. (Canceled)

8. (Previously Presented) The method of claim 4, wherein the plurality of business modules are adapted to allow the plurality of web-based applications to be scalable.

9. (Previously Presented) The method of claim 4, wherein the plurality of business modules are purchased incrementally.

10. (Previously Presented) The method of claim 4, wherein the plurality of business modules for each web-based application includes:

a user profile module for managing profiles of users of the web-based application;

a general administration module for handling administrative tasks pertaining to the web-based application; and

a business module for accomplishing tasks related to insurance underwriting or management.

11. (Currently Amended) The method of claim 4, wherein the plurality of business logic tools comprises at least one generic tool and at least one entity-specific tool, said at least one entity-specific tool being accessible by a subset of the participants to whom said at least one generic tool is accessible.

12-13. (Canceled)

14. (Previously Presented) The method of claim 4, wherein the multi-layer, modular architecture is adapted to allow development of new web-based applications, business modules, business logic tools, or views.

15. (Previously Presented) The method of claim 4, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance underwriting process;

the at least one user's identity; and

a context in which the at least one user seeks access to the data.

16. (Previously Presented) The method of claim 4, wherein sharing the data further comprises encrypting the data using a secure encryption technology.

17. (Previously Presented) The method of claim 4, wherein the web-based portal is hosted by a third party.

18. (Previously Presented) The method of claim 4, wherein the web-based system is deployed on a framework for the plurality of web-based applications.

19. (Canceled)

20. (Currently Amended) A system for facilitating communication among participants in an insurance-underwriting process, the system comprising:

a web-based system comprising a data store in communication with at least one processor such that the web-based system is operable to store and organize ~~for storing and organizing~~ data related to the insurance-underwriting process,

wherein the web-based system is implemented using a multi-level modular architecture comprising a web-based portal, the web-based portal providing access to a plurality of web-based applications, each web-based application employing a desktop visual metaphor and providing access, via said desktop visual metaphor, to a plurality of business modules, each business module providing access to a plurality of business logic tools, each business logic tool

providing access to a plurality of views for displaying data, the plurality of views including a summary view providing an agent information summarizing cases the agent is handling, a list view providing the agent a list of cases the agent is handling, and a details view providing the agent case-specific information for cases the agent is handling.

wherein the web-based system is configured such that each business module of each web-based application provides access to a common set of generic business logic tools and each business logic tool of each business module provides access to a common set of generic views,

wherein the participants comprise at least one user, and wherein the web-based system is adapted to restrict data accessible to the at least one user based on a plurality of attributes of the at least one user.

21. (Previously Presented) The system of claim 20, wherein the participants are selected from a group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

22. (Previously Presented) The system of claim 20, wherein the at least one user is selected from a group consisting of agents and case managers.

23. (Canceled)

24. (Previously Presented) The system of claim 20, wherein the plurality of business modules are adapted to allow the plurality of web-based applications to be scalable.

25. (Previously Presented) The system of claim 20, wherein the plurality of business modules are purchased incrementally.

26. (Previously Presented) The system of claim 20, wherein the plurality of business modules for each web-based application includes:

a user profile module for managing profiles of users of the web-based application;

a general administration module for handling administrative tasks pertaining to the web-based application; and

a business module for accomplishing tasks related to insurance underwriting or management.

27. (Currently Amended) The system of claim 20, wherein the plurality of business logic tools comprises at least one generic tool and at least one entity-specific tool, said at least one entity-specific tool being accessible by a subset of the participants to whom said at least one generic tool is accessible.

28-29. (Canceled)

30. (Previously Presented) The system of claim 20, wherein the multi-layer modular architecture is adapted to allow development of new web-based applications, business modules, business logic tools, or views.

31. (Previously Presented) The system of claim 20, wherein the plurality of attributes of the at least one user comprises:

the at least one user's role in the insurance-underwriting process;

the at least one user's identity; and

a context in which the at least one user seeks access to the data.

32. (Previously Presented) The system of claim 20, wherein the data is encrypted using a secure encryption technology.

33. (Previously Presented) The system of claim 20, wherein the web-based portal is hosted by a third party.

34. (Previously Presented) The system of claim 20, wherein the web-based system is deployed on a framework for the plurality of web-based applications.

35. (Canceled)